

<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> ( Not for submission under 37 CFR 1.99)	Application Number		10829032
	Filing Date		2004-04-21
	First Named Inventor	David J. Marshall	
	Art Unit	3691	
	Examiner Name	Narayanswamy Subramanian	
	Attorney Docket Number	006878.112404	

### U.S.PATENTS

Examiner Initial*	Cite No	Patent Number	Kind Code <sup>1</sup>	Issue Date	Name of Patentee or Applicant of cited Document	Pages, Columns, Lines where Relevant Passages or Relevant Figures Appear
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**U.S.PATENT APPLICATION PUBLICATIONS**

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	1	20040210503		2004-10-21	Marshall	
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**FOREIGN PATENT DOCUMENTS**

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	1	2003098516	WO		2003-11-27	Marshall		<input type="checkbox"/>

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	2	9743893	WO		1997-11-27	Schein et al.		<input type="checkbox"/>
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Examiner Initials*	Cite No	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc), date, pages(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>5</sup>
	1	Saunders Anthony, Credit Risk Measurement, May 1999, John Wiley and Sons, Inc. First Edition, pp 186-204	<input type="checkbox"/>
	2	Interpretive Letter #878, Jan.2000 (Comptroller of the Currency, Administrator of National Banks)	<input type="checkbox"/>
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